

INFORMATION DISCLOSURE CITATION	Docket Number 00-058	Application Number 09/672,066
	Applicants JAY S. WALKER et al.	
	Filing Date September 28, 2000	Group Art Unit Not Yet Assigned

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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
Jm	A	5,636,346	06/03/97	Saxe	395	201	
Jm	B	5,710,884	01/20/98	Dedrick	395	200.47	
Jm	C	5,721,827	02/24/98	Logan et al.	395	200.47	
Jm	D	5,774,868	06/30/98	Cragun et al.	705	10	

FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
Jm	E	WO 00/21004 A1	04/13/00	PCT				

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)		
Jm	F	"SNET Cellular Value Plans", SNET Digital Value Plans, SNET Price Plans Brochure, 1997.
Jm	G	"Take 5 Minutes to Open an Account Now and Take 10% off Your Purchases All Day", Photocopy of Club Macy's Membership Application, 1998.
EXAMINER JAMES W. MYHRE		DATE CONSIDERED: 10 OCT 03
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		

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J	H	Author Unknown, "American Eagle Outfitters, Inc. Introduces the First Clear Credit Card", PR Newswire, March 26, 1998, Financial News Section.
J	I	Author Unknown, "Card Briefs: Beneficial, Casual Male Team Up on Card", The American Banker, May 4, 1998, Cards Section at Pg. 20.
J	J	Photocopy of Filene's Credit Card Application, September 1998.
J	K	Griffin, Kate, "Issuers Charge Ahead to Focus on Price Vs. Brand", Card Marketing, November 1998, Vol 2, No. 10.
J	L	Fitzgerald, Kate, "Dual-function Cards Latest Pitch To Call in Holders", Card Marketing, November 1998, Vol. 2, No. 10.
J	M	Author Unknown, "Retail Cards: Attention Kmart Card Holders: 6% Back Is Dead. A New Package of Perks is Coming", Credit Card News, November 1, 1998.
J	N	Feldman, Amy, "Paying with Plastic Not Such Smart Idea", News and Views/Media and Business, November 4, 1998.
J	O	Cowell, Alan, "America's Turn to Colonize; Credit Card Issuers Invade Britain with U.S. Firepower", The New York Times, November 12, 1998, Business/Financial Desk, Section C at Page 1, Column 2.
J	P	Author Unknown, "#1 Online Department Store Joins ClickRewards in Time for the Holidays; Azazz.com to Supply Name-brand Merchandise for Netcentives' ClickRewards Catalog and ClickRewards; Members Can Now Earn Generous Clickmiles Promotions within the Azazz.com Internet Department Store", PR Newswire, November 27, 1998, Financial News Section.
J	Q	Shermach, Kelly, "Partnerships Help Issuers Weave Web Concepts", Card Marketing, December 1998, Vol. 2, No. 11.
J	R	Author Unknown, "Largest Internet Ad Deal Signed", Bank Marketing International, December 1998, Feature Section at Pg. 7.
J	S	Author Unknown, "Amazon.com and NetFlix.com Establish Promotional Relationship for the Sale and Rental of DVD Titles", Business Wire, December 4, 1998.
J	T	Author Unknown, "At Sports Superstore Online, Shoppers Get More for Their Money; 10,000 Reasons to Shop at Sports Superstore Online", Business Wire, December 4, 1998.
J	U	Dennis, Sylvia, "Visa Gets Ready for Interactive Set-Top Boxes", Newsbytes, December 14, 1998.
J	V	Korry, Elaine, Edwards, Bob, "Credit Card Enticements", NPR Morning Edition, December 23, 1998, Transcript #98122308-210.
J	W	"TIME", Inside: A Year of Free TIME from Sprint®, 1999.
J	X	Shermach, Kelly, "Retailers Rebuild Roots As Loyalty Pioneers", Card Marketing, January 1, 1999, Vol. 3, No. 1.
J	Y	Author Unknown, "Northwest Airlines, Sprint Enter into Mileage Partnership; Consumers Can Earn Up to 16,500 Frequent Flyer Miles Through Wide Range Of Communications Services -- Long Distance, Internet, Paging and Ultimately Sprint PCS", PR Newswire, January 5, 1999.
J	Z	"Free from NextCard - The Ages of Myst™", (http://www.nextcard.com/ages/agesofmyst.html), download date: January 7, 1999.
J	AA	Souccar, Miriam Kreinin, "Epidemic of Rate Shopping Spurs a Search for Remedies", The American Banker, January 7, 1999.

EXAMINER James W. MYHRE	DATE CONSIDERED: 1 06 07
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INFORMATION DISCLOSURE CITATION		Docket Number 00-058	Application Number 09/672,066	<div style="position: relative; height: 100px;"> #3 <div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;"> OIP-5 NOV 13 2000 PATENT & TRADEMARK OFFICE </div> <div style="position: absolute; bottom: 0; left: 0; transform: rotate(-45deg);"> RECEIVED DEC 11 2000 Technology Center 2100 </div> </div>
		Applicants JAY S. WALKER et al.		
		Filing Date September 28, 2000	Group Art Not Yet Assigned	

Jm	BB	"E-Card Web Page", (http://appl.firstusa.com/pcards/ecard/index1.cfm?..), download date: January 11, 1999.
Jm	CC	"SaveSmart - About SaveSmart", (http://www.savesmart.com/about/savesmart.html), download date: January 12, 1999.
Jm	DD	"TheTrip.com, Visa Launch Reward Program -- 1/1...", (http://www.internetnews.com/ec-news/1999/01/1302-trip.html), download date: January 13, 1999.
Jm	EE	"mySimon inc. - Simon's Search & Compare Shopping" (http://www.mysimon.com/corporate/company/factsheet.html), download date: January 13, 1999.
Jm	FF	"About ClickRewards: Shop Online and Earn Freq...", (http://www.clickrewards.com/about/html), download date: January 13, 1999.
Jm	GG	"Join AOL Long Distance and This Is What You Will Receive....", January 13, 1999.
Jm	HH	Author Unknown, "FYI: Calls Are Free After the Ads", Star Tribune, January 14, 1999 at Pg. 1D.
Jm	II	"The New AE Card" (American Eagle Outfitters Credit Application), January 14, 1999.
Jm	JJ	"Alta Vista's Special Offer to You...\$10 off Any CD!", January 17, 1999.
Jm	KK	"Amazia Endeavour Travel", TS60 Eight Day Fly Drive Package, January 17, 1999.
Jm	LL	"Sprint Sense Anytime", (http://csg.sprint.com/titanic), download date: January 18, 1999.
Jm	MM	O'Brien, Timothy L., "THE MARKETS: Market Place -- Taking the Danger out of Risk; Chase Says Models Helped It Avoid Financial Minefields", The New York Times Business/Financial Desk, January 20, 1999, Section C At Pg. 1; Column 2.
Jm	NN	Ellin, Abby, "Listening to An Earful for Savings" (Hear the Pitches and Talk for Free), The New York Times, January 24, 1999.
Jm	OO	Cox, Beth, "Visa, TravelWeb Enter Online Marketing Partne...", (http://www.internetnews.com/ec-news/1999/01/2103-visa.html), download date: January 25, 1999.
UNREADABLE	PP	"Kiosk Issues Cards for Loyalty and Credit: Datacard, Minneapolis, Has Introduced A Line of Kiosks that Retailers Can Use to Issue Loyalty Program Cards and In-Store Charge Cards", RTnews, February 1999 at Pg. 24.
Jm	QQ	Files, Jennifer, "Grocers, AT&T Team Up; 'Smart' Coupon to Offer Bonus", The Dallas Morning News, Business Section, February 6, 1999 at Pg. 12F.
Jm	RR	Wijnen, Renee, "Listening to Ads Earns Free Long Distance; Advertisers Select Target Groups to Hear Messages"; DM News, March 1, 1999 at Pg. 1.
Jm	SS	Author Unknown, "Smart Cards: Buying Via Cable Lines", Future Banker, March 1, 1999, Future Money Section at Pg. 19.
Jm	TT	"CardTrak Online", (http://www.cardweb.com/cardtrak/news/1999/march/4a.htm), download date: March 4, 1999.
Jm	UU	Author Unknown, "Citi-Visa Rift Alters Smart Card Realm", Smart Card Quarterly EFT Report, March 24, 1999, Vol. 22, No. 6.
Jm	VV	"Wells Fargo ATMs in California Become Little Billboards", Marketing News™, March 29, 1999 at Pg. 4.

EXAMINER <i>James W. Myhr</i>	DATE CONSIDERED: <i>10-7-03</i>
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INFORMATION DISCLOSURE CITATION

Docket Number

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09762,966

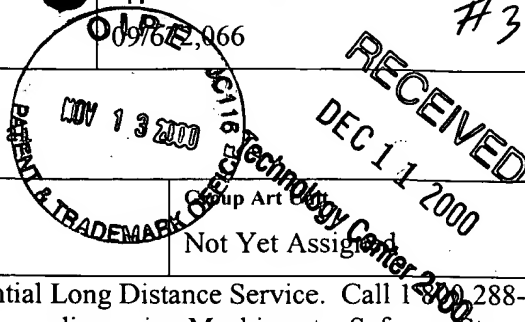
Applicants

JAY S. WALKER et al

Filing Date

September 28, 2000

Not Yet Assigned



WW	"\$20 in Free Groceries When You Switch to AT&T Residential Long Distance Service. Call 1 800 288-2662 AT&T", Photocopy of a Coupon Obtained from a Coupon-dispensing Machine at a Safeway Store May 19, 1999.
XX	"Planet U; Making Promotional Offers Available to U", (http://www.planetu/Pages/con-index.html), download date: May 23, 1999.
YY	"Five Great Reasons to Enroll", (http://www.coolsavings.com/scripts/why_enroll.asp?..), download date: May 23, 1999.
ZZ	"E-Centives", (http://www.emaginet.com/de.../memfaq.shtml), download date: May 23, 1999.
AAA	"Visa - Smart Cards - About Smart Cards", (http://www.visa.com/nt/chip/info.html), download date: May 23, 1999.
BBB	"Windows CE: SmartCard Background", (http://www.microsoft.com/windowsce/smartcard/start/background.asp), download date: May 23, 1999.
CCC	"MasterCard - The Smart Card: News & Views", (http://www.mastercard.com/ourcards/smartcard/articles/article4.html), download date: May 23, 1999.
DDD	"Deja.com: [email] FREE \$100 Aircheck plus \$15,000 in Travel", (http://x24.deja.../getdoc.xp...), download date: May 24, 1999.
EEE	Author Unknown, "Royal Bank Is First to Offer Instant Discount Program on No-Frills, Low Rate Option and Classic Visa Cards"; Canada NewsWire, July 2, 1999, Financial News Section.
FFF	Higginbotham, Stacey, "Next, Online Bids Over Jail Time?", Business Week, July 19, 1999, Up Front Section.
GGG	Armstrong, Larry, "The Free-PC Game: Lure 'Em In and Lock 'Em Up", Business Week, Information Technology, July 19, 1999.
HHH	Poletti, Therese, "Latest Twist on Free PC's - Free iMacs"; Yahoo! News, August 3, 1999.
III	Hamilton, Doug, "Florida Museum Displays Massive JFK Collection, Going Places; News, Notes & Tips", The Atlanta Journal and Constitution, November 7, 1999, Sunday Home Edition, Travel Section at Pg. 4K.
JJJ	"Multi-Point Computing Solutions", (http://multi-point.com/au/pmc/htm), download date: November 22, 1999.

EXAMINER

JAMES W. MYHRE

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INFORMATION DISCLOSURE CITATION	Docket Number 00-058	Application Number Not Yet Assigned
	Applicants Jay S. Walker #2	
	Filing Date Concurrently Herewith	Group Art Unit Not Yet Assigned



U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
Jm	A	4,491,725 <i>NOT PERTINENT</i>	1/1/85	Pritchard	235	375	
Jm	B	4,667,292 <i>11</i>	5/19/87	Mohlenbrock et al.	364	406	
Jm	C	4,750,119	6/7/88	Cohen et al.	364	401	
Jm	D	4,833,308	5/23/89	Humble	235	383	
Jm	E	4,876,592	10/24/89	Von Kohorn	358	84	
Jm	F	4,982,346	1/1/91	Girouard et al.	364	550	
Jm	G	5,025,372	6/18/91	Burton et al.	364	406	
Jm	H	5,173,851	12/22/92	Off et al.	364	401	
Jm	I	Re. 34,380	9/14/93	Sleeve	379	67	
Jm	J	5,287,268	2/15/94	McCarthy	364	405	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
Jm	K	WO 96/31848	10/10/96	World				
Jm	L	WO 98/06050	2/12/98	World				

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

Jm	M	Rozen, Miriam, "What's New in Joint Promotions", The New York Times, March 10, 1985, Section 3, Pg. 23.
Jm	N	Katcher, P. Royall, "Getting products to consumers; The Basics of Retailing, part 2", Automotive Marketing, May 1990, Vol. 19; No. 5; at Pg. 34; ISSN: 0193-3264

EXAMINER

James W. MYHRE

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100703

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
<i>J</i>	O	5,297,026	3/22/94	Hoffman	364	408	
<i>J</i>	P	5,319,542	6/7/94	King, Jr. et al.	364	401	
<i>J</i>	Q	5,333,186	7/26/94	Gupta	379	201	
<i>J</i>	R	5,380,991	1/10/95	Valencia et al.	235	383	
<i>J</i>	S	5,420,606	5/30/95	Begum et al.	346	156	
<i>J</i>	T	5,424,524	6/13/95	Ruppert et al.	235	462	
<i>J</i>	U	5,537,314	7/16/96	Kanter	364	406	
<i>J</i>	V	5,619,558	4/8/97	Jheeta	379	90	
<i>J</i>	W	5,652,784	7/29/97	Blen et al.	379	67	
<i>J</i>	X	5,687,322	11/11/97	Deaton et al.	395	214	
<i>J</i>	Y	5,694,551	12/2/97	Doyle et al.	395	226	
<i>J</i>	Z	5,717,860	2/10/98	Graber et al.	395	200.12	
<i>J</i>	AA	5,724,521	3/3/98	Dedrick	395	226	

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							Yes	No
<i>J</i>								

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

<i>J</i>	BB	Booker, Ellis, "Checkout lines to offer more than just candy and waiting", Computerworld, May 21, 1990, Section: PCs & Workstations at Pg. 47
<i>J</i>	CC	Shaw, Robert, "How the Smart Card is Changing Retailing", Long Range Planning, Vol. 24, No. 1, Pgs. 111-114, February 1991.

EXAMINER <i>James W. MYHRE</i>	DATE CONSIDERED: <i>1 Oct 03</i>
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Jr	DD	5,727,153	3/10/98	Powell	395	214	
Jr	EE	5,734,838	3/31/98	Robinson et al.	395	214	
Jr	FF	5,752,238	5/12/98	Dedrick	705	14	
Jr	GG	5,761,648	6/2/98	Golden et al.	705	14	
Jr	HH	5,794,210	8/11/98	Goldhaber et al.	705	14	
Jr	II	5,794,220	8/11/98	Hunt	705	40	
Jr	JJ	5,794,221	8/11/98	Egendorf	705	40	
Jr	KK	5,806,044	9/8/98	Powell	705	14	
Jr	LL	5,806,045	9/8/98	Biorge et al.	705	14	
Jr	MM	5,812,769	9/22/98	Graber et al.	395	200.12	
Jr	NN	5,819,092	10/6/98	Ferguson et al.	395	701	
Jr	OO	5,822,736	10/13/98	Hartman et al.	705	1	
Jr	PP	5,839,119	11/17/98	Krsul et al.	705	39	

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OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

Jr	QQ	Author Unknown, "Checkstands Boost Supermarket Profits", Chain Store Age Executive, December 1991.
Jr	RR	Pogoda, Dianne M., "G.E.C.C. offers credit card with discounts, rebates; General Electric Capital Corp.; Brief Article", WWD (Women's Wear Daily), September 3, 1992, Vol. 164; No. 46: Pg. 7; ISSN 0149-5380

EXAMINER

James W. MYHRE Jr

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Jm	SS	5,855,008	12/29/98	Goldhaber et al.	705	14	
Jm	TT	5,857,175	1/5/99	Day et al.	705	14	
Jm	UU	5,864,822	1/26/99	Baker, III	705	14	
Jm	VV	5,870,030	2/9/99	Deluca, et al.	340	825.44	
Jm	WW	5,873,068	2/16/99	Beaumont et al.	705	14	
Jm	XX	5,873,069	2/16/99	Reuhl et al.	705	20	
Jm	YY	5,884,292	3/16/99	Baker et al.	705	403	
Jm	ZZ	5,890,135	3/30/99	Powell	705	14	
Jm	AAA	5,923,016	7/13/99	Fredregill et al.	235	380	
Jm	BBB	6,076,071	6/13/00	Freeny, Jr.	705	26	
Jm	CCC	6,078,897	6/20/00	Rubin et al.	705	14	

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OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

Jm	DDD	Author Unknown, "Set-top 'converger'; Interactive Initiatives Abound at NCTA Convention", Communications Daily, June 10, 1993, Vol. 13, No. 111; Pg. 9.
Jm	EEE	Mandese, Joe, "Interactive puts radio at crossroads; Out-of-home role, Tapping into digital tech could ensure future", Advertising Age, October 25, 1993, Section News; Pg. 12.

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Jm	FFF	Kristof, Kathy, "Card Sharks are in Season; be Wary of Discounts and Rebates as you Shop Around for Good Credit Deals" Chicago Tribune, November 23, 1993, Section: Your Money; Pg. 9; Zone: C; Personal Finance.
Jm	GGG	Rosenberg, Joyce M., "GE Capital Comes to Macy's Aid Again", AP Worldstream, February 17, 1994, Section Financial pages.
Jm	HHH	Ellis, Stephen, "Credit Card Firms Drive Down Costs", Sunday Times, February 27, 1994, Section: Features.
Jm	III	Patch, Kimberly, "Sled, InterNIC debut Internet services; Sled Corp offers electronic coupons for encryption software; InterNIC Information Services launches InfoGuide to Internet computer network; News Digest; Brief Article; Product Announcement", PC Week, May 16, 1994, Vol. 11; No. 19: Pg. 130; ISSN: 0740-1604.
Jm	JJJ	Ratliffe, Mitch, "Lucie; interactive information, advertising stands upright, prepares to walk; Information Presentation Technologies Inc.'s Local Use Consumer Interactive Environment", Digital Media, June 8, 1994, Section: No. 1, Vol. 4; Pg. 14; ISSN: 1056-7038.
Jm	KKK	Armstrong, Larry, "Coupon Clippers, Save Your Scissors", Business Week, June 20, 1994, Section: Information Processing; Number 3377; Pg. 164.
Jm	LLL	Bowles, Bob, "ADSI: maximizing the synergy between the network and terminals; analog display services interface", Telephony, August 29, 1994, Vol. 227; NO. 9; Pg. 20; ISSN: 0040-2656.
Jm	MMM	Block, Valerie, "GM Turns Up the Heat With Plan to Cross-Sell Some Financial Products", The American Banker, November 18, 1994, Section: Credit/Debit/ATMS; Pg. 16.
Jm	NNN	Wildstrom, Stephen H., "Pagers that can spell it all out", Business Week, January 16, 1995, Section: Technology & You; Number 3407; Pg. 16.
Jm	OOO	Ratliffe, Mitch, "All roads lead to Microsoft? Microsoft's 'Windows everywhere' strategy", Digital Media, March 6, 1995, Section No. 10, Vol. 4; Pg. 3; ISSN: 1056-7038.
Jm	PPP	Meece, Mickey, "Big Finance Companies May Want Piece of Limited's Private-label Card Program", The American Banker, April 12, 1995, Section: Credit/Debit/ATMS; Pg. 8.
Jm	QQQ	Schrage, Michael, "Free stuff! Predatory pricing or creative cross-promotion? You be the Judge; The Beta Version; Industry Trend or Event; Column", Marketing Computers, October 1995, Vol. 15; No. 9; Pg. 24; ISSN: 0895-5697.
Jm	RRR	Author Unknown, Communications Daily, May 15, 1996, Vol. 16, NO. 95; Pg. 4.
Jm	SSS	Marshall, Kyle, "More phone choices ring in", The News and Observer, August 13, 1996, Section: Business; Pg. D1.
Jm	TTT	Nolle, Tom, "Overcoming cellular déjà vu; personal communications services", America's Network, September 15, 1996, Section: No. 18, Vol. 100 Pg. 70; ISSN: 1075-5292.
Jm	UUU	Meece, Mickey, "MasterCard, Retailers Testing Point of Sale Discounts Program", The American Banker, September 24, 1996, Section: Credit/Debit/ATMS; Pg. 14.
Jm	VVV	Oram, Roderick, "Battle of the bogoff", Financial Times, October 24, 1996, Section: Management: Marketing and Advertising; Pg. 14.

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James W. MYHRE	1 Oct 03

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INFORMATION DISCLOSURE CITATION		Docket Number 00-058	Application Number Not Yet Assigned
		Applicants Jay S. Walker #12	
		Filing Date Concurrently Herewith	Group Art Unit Not Yet Assigned

<i>Jm</i>	WWW	Wessel, Harry, "Rewarding experience?; Credit Cards Offering Bonuses Not For Everyone", Chicago Tribune, November 4, 1996, Section: Your Money; Pg. 1; Zone: C.
<i>Jm</i>	XXX	Author Unknown, "AT&T Wireless adds convenience to buying cellular service", M2 Presswire, November 20, 1996.
<i>Jm</i>	YYY	Selasky, Susan, "Easy-to-Swallow Savings; Diner Credit Cards Serve Wide Menu of Discounts", Pittsburgh Post-Gazette, December 5, 1996, Section: Food, Pg. F-2.
<i>Jm</i>	ZZZ	Author Unknown, "Merger Creates Alliance Data", Credit Risk Management Report, December 16, 1996, Vol. 6, No. 25.
<i>Jm</i>	AAAA	Higgins, Stephen, "Digital Phone Service on the Way", New Haven Register, January 7, 1997 Pg. D1.
<i>Jm</i>	BBBB	Beyer, Leslie, "Target marketing made easy; supermarkets", Grocery Marketing, February 1997, Section No. 2, Vol., 63; Pg. 45; ISSN: 0888-0360.
<i>Jm</i>	CCCC	Kerstetter, Jim, "E-commerce updates get intelligent agents; electronic commerce; Brief Article Product Announcement", PC Week, February 3, 1997, Section No. 5, Vol. 14; Pg. 6; ISSN: 0740-1604.
<i>Jm</i>	DDDD	Warner, Bernhard, "Ads in the Ether on PCS Phones, Pagers", BRANDWEEK, March 31, 1997, Pgs. 46-48.
<i>Jm</i>	EEEE	Barlow, Rick, "Relationship Marketing: Coalition Marketing is Coming Back", BRANDWEEK, April 28, 1997.
<i>Jm</i>	FFFF	Author Unknown, "Emaginet Plans to 'Push' Its Way Into Consumer Mindset, Pocketbook", Interactive PR and Marketing News, May 30, 1997, Vol. 4, No. 22.
<i>Jm</i>	GGGG	Gilligan, Gregory J., "Credit Cards From Retail Stores a Mixed Blessing For Shoppers", The Richmond Times Dispatch, July 20, 1997, Section: Business, Pg. E-1.
<i>Jm</i>	HHHH	Simon, Ruth, "make sure Your Rebate Card Still Delivers the Goods", Money, August 1997, Section: Your Money Monitor; Pg. 42.
<i>Jm</i>	IIII	Williams, Martyn, "Internet Update", Newsbytes, August 4, 1997.
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EXAMINER <i>James W. MYHRE</i>	DATE CONSIDERED: <i>1 Oct 93</i>
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

